

Gayle E. Mills
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Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA
TUCSON DIVISION**

In re: REED, TRISHA

§ Case No. 4:18-bk-02601-BMW

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Debtor(s)

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on March 16, 2018. The undersigned trustee was appointed on March 17, 2018.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 10,139.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>20.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>6,898.00</u>
Leaving a balance on hand of ¹	\$ <u>3,221.00</u>

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

UST Form 101-7-TFR (05/1/2011)

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/25/2018 and the deadline for filing governmental claims was 10/25/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$810.25. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$810.25, for a total compensation of \$810.25². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$60.66, for total expenses of \$60.66.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/23/2019 By: /s/Gayle E. Mills
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 4:18-bk-02601-BMW

Trustee: (240310) Gayle E. Mills

Case Name: REED, TRISHA

Filed (f) or Converted (c): 03/16/18 (f)

§341(a) Meeting Date: 05/04/18

Period Ending: 04/23/19

Claims Bar Date: 10/25/18

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 EXEMPT HOUSEHOLD GOODS & FURNISHINGS	1,200.00	0.00		0.00	FA
2 ELECTRONICS	200.00	0.00		0.00	FA
3 CLOTHING	300.00	0.00		0.00	FA
4 Preference / Garnished funds (u) Debtor to reimburse Estate for preference paid to her mother in Canada.	0.00	1,377.00		1,377.00	FA
5 2018 Tax refunds (u) 2018 Fed refund (less Debtor's share and she keeps AZ)	0.00	1,864.00		8,762.00	FA
5 Assets Totals (Excluding unknown values)	\$1,700.00	\$3,241.00		\$10,139.00	\$0.00

Major Activities Affecting Case Closing:

01/16/19: 2018 Tax instruction letter returned by USPS (bad addy).

12/31/18: Insider preference recovered; keeping open for 2018 tax refunds

08/03/18: Debtor appeared and brought m.o. for the \$1377 due BK. / Keep open for 2018 tax refunds

07/06/18: Debtor appeared at MOC and testified that she repaid her mother \$2000 (Canadian) from her refunds. Must repay as preference. Also, provide proof of interest rate on new vehicle. Cont. to 8/3 and can waive appearance if cooperative. Also, 2018 tax refund case.

Initial Projected Date Of Final Report (TFR): August 25, 2019

Current Projected Date Of Final Report (TFR): April 23, 2019 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 4:18-bk-02601-BMW

Case Name: REED, TRISHA

Taxpayer ID #: **-***0877

Period Ending: 04/23/19

Trustee: Gayle E. Mills (240310)

Bank Name: Rabobank, N.A.

Account: *****2366 - Checking Account

Blanket Bond: \$25,304,895.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/06/18	{4}	Trisha Reed	repayment of insider preference	1241-000	427.00		427.00
08/06/18	{4}	Trisha Reed	repayment of insider preference	1241-000	950.00		1,377.00
08/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,367.00
09/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	1,362.00
10/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		5.00	1,357.00
03/14/19	{5}	UNITED STATES TREASURY	2018 FED refund	1224-000	8,762.00		10,119.00
03/18/19	101	TRISHA REED 13695 SIDONIE AVE WARREN, MI 48089	Debtor's share of tax refunds	8500-002		6,898.00	3,221.00

ACCOUNT TOTALS	10,139.00	6,918.00	\$3,221.00
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Less: Bank Transfers	0.00	0.00	
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Subtotal	10,139.00	6,918.00	
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Less: Payments to Debtors		0.00	
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NET Receipts / Disbursements	\$10,139.00	\$6,918.00	
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TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****2366	10,139.00	6,918.00	3,221.00
	\$10,139.00	\$6,918.00	\$3,221.00

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 4:18-bk-02601-BMW

Case Name: REED, TRISHA

Trustee Name: Gayle E. Mills

Balance on hand: \$ 3,221.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 3,221.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Gayle E. Mills	810.25	0.00	810.25
Trustee, Expenses - Gayle E. Mills	60.66	0.00	60.66

Total to be paid for chapter 7 administration expenses: \$ 870.91Remaining balance: \$ 2,350.09

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 2,350.09

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 2,350.09

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

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Timely claims of general (unsecured) creditors totaling \$ 8,344.19 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 28.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	HLS of Nevada LLC	7,359.59	0.00	2,072.79
2	LVNV Funding LLC asgne of NCOP Nevada Holdings Inc	0.00	0.00	0.00
3	LVNV Funding LLC asgne of OSI Funding LLC	0.00	0.00	0.00
4	Portfolio Recovery Associates LLC	406.73	0.00	114.55
5	Portfolio Recovery Associates LLC	577.87	0.00	162.75

Total to be paid for timely general unsecured claims: \$ 2,350.09
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00